

Fill in this information to identify the case:

Debtor 1 Joseph Earl Kamler

Debtor 2
(Spouse, if filing)United States Bankruptcy Court for the: Middle District of PACase number 19-02259 HWV**Form 4100R****Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information**Name of Creditor:** MidFirst Bank**Court claim no. (if known):** 3**Last 4 digits** of any number you use to identify the debtor's account: 6569**Property address:**2824 Woodmont Drive
York, PA 17404**Part 2: Prepetition Default Payments**

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$ _____

Part 3: Postpetition Mortgage Payment

Check one:

☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:

☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:	(a)	\$ <u>5,531.87</u>
b. Total fees, charges, expenses, escrow, and costs outstanding:	+ (b)	\$ <u>205.00</u>
c. Total. Add lines a and b.	(c)	\$ <u>5,736.87</u>

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: 01 / 01 / 2025

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x/s/ Matthew Fissel

Date 05/20/2025

Matthew Fissel
20 May 2025, 10:30:20, EDT

KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 16106
215-627-1322
bkgroup@kmlawgroup.com
Attorney for Creditor

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: Joseph Earl Kamler

Debtor(s)

BK NO. 19-02259 HWV

MidFirst Bank

Chapter 13

vs.

Movant

Related to Claim No. 3

Joseph Earl Kamler

Debtor(s)

Jack N Zaharopoulos,

Trustee

CERTIFICATE OF SERVICE

I, Matthew Fissel of KML Law Group, P.C., certify that I am, and at all times hereinafter mentioned was, more than 18 years of age and that on May 20, 2025, I served the above captioned pleading, filed in the proceeding on the parties at the addresses shown below;

Debtor(s)

Joseph Earl Kamler
2824 Woodmont Drive
York, PA 17404

Attorney for Debtor(s) (via ECF)

Kara Katherine Gendron
Mott & Gendron Law
125 State Street
Harrisburg, PA 17101

Trustee (via ECF)

Jack N Zaharopoulos
Standing Chapter 13
8125 Adams Drive, Suite A
Hummelstown, PA 17036

Method of Service: electronic means or first-class mail

Dated: May 20, 2025

/s/ Matthew Fissel

Matthew Fissel
Attorney I.D. 314567
KML Law Group, P.C.
BNY Mellon Independence Center
701 Market Street, Suite 5000
Philadelphia, PA 19106
215-627-1322
mfissel@kmlawgroup.com

05/14/25

JOSEPH KAMLER

Account Number

2824 WOODMONT DR

YORK

PA 17404-7825

Collateral

Original Balance	129628.00	P&I Payment	637.69	Next Due Date	01/01/25
Current Balance	100489.19	Escrow Payment	487.30	Last Payment Date	02/08/25
Escrow Balance	-2260.79	Opt Ins Payment	0.00	Current Interest Rate	4.25000
Unapplied Balance	93.08	Buydown	0.00		
Fee Balance	-205.00	Total Payment	1124.99		

History from 06/27/23 through 05/14/25 Beginning statement balance 105394.72 Ending statement balance 100489.19

Posting Date	Effective Date	Paid To Date	Transaction Description	Total Amount	Principal	Interest	Escrow	Insurance	Other	
08/17/23	08/17/23	06/01/23	UNCOLL LATE CHARGE	0.00	0.00	0.00	0.00	0.00	-36.87	L
08/17/23	08/17/23	06/01/23	ADMIN ADJUSTMENT	0.00	0.00	0.00	0.00	0.00	-36.87	L
08/17/23	08/17/23	06/01/23	UNCOLL LATE CHARGE	0.00	0.00	0.00	0.00	0.00	36.87	L
08/17/23	08/17/23	06/01/23	ADMIN ADJUSTMENT	0.00	0.00	0.00	0.00	0.00	36.87	L
08/18/23	08/18/23	06/01/23	TAX ENMASSE	-2049.69	0.00	0.00	-2049.69	0.00	0.00	
08/26/23	08/26/23	06/01/23	SINGLE REC REVERSAL	-309.56	0.00	0.00	0.00	0.00	-309.56	N
08/26/23	08/26/23	06/01/23	CASH RECEIPT	309.56	0.00	0.00	0.00	0.00	309.56	N
09/06/23	09/06/23	06/01/23	FEE BILLED	0.00	0.00	0.00	0.00	0.00	20.00	F
10/05/23	10/05/23	06/01/23	FEE BILLED	0.00	0.00	0.00	0.00	0.00	20.00	F
10/10/23	10/09/23	06/01/23	CASH RECEIPT	3038.64	0.00	0.00	0.00	0.00	3038.64	N
10/12/23	10/12/23	06/01/23	SINGLE REC REVERSAL	-3038.64	0.00	0.00	0.00	0.00	-3038.64	N
10/12/23	10/12/23	07/01/23	PAYMENT	1012.88	264.42	373.27	375.19	0.00	0.00	
10/12/23	10/12/23	08/01/23	PAYMENT	1012.88	265.35	372.34	375.19	0.00	0.00	
10/12/23	10/12/23	09/01/23	PAYMENT	1012.88	266.29	371.40	375.19	0.00	0.00	
12/13/23	12/13/23	09/01/23	FEE BILLED	0.00	0.00	0.00	0.00	0.00	25.00	F
12/20/23	12/19/23	10/01/23	PAYMENT	1012.88	267.24	370.45	375.19	0.00	0.00	
12/20/23	12/19/23	10/01/23	CASH RECEIPT	12.12	0.00	0.00	0.00	0.00	12.12	N
12/21/23	12/19/23	09/01/23	PAYMENT REVERSAL	-1012.88	-267.24	-370.45	-375.19	0.00	0.00	

B= Buydown/Subsidy

F= Fee Payment

L= Late Charges

N= Unapplied

05/14/25

Account Number

JOSEPH KAMLER

Posting Date	Effective Date	Paid To Date	Transaction Description	Total Amount	Principal	Interest	Escrow	Insurance	Other
12/21/23	12/21/23	09/01/23	CASH RECEIPT	1012.88	0.00	0.00	0.00	0.00	1012.88N
12/21/23	12/21/23	09/01/23	UNCOLL LATE CHARGE	0.00	0.00	0.00	0.00	0.00	-36.87L
12/21/23	12/21/23	09/01/23	ADMIN ADJUSTMENT	0.00	0.00	0.00	0.00	0.00	-36.87L
12/21/23	12/21/23	09/01/23	UNCOLL LATE CHARGE	0.00	0.00	0.00	0.00	0.00	36.87L
12/21/23	12/21/23	09/01/23	ADMIN ADJUSTMENT	0.00	0.00	0.00	0.00	0.00	36.87L
12/26/23	12/26/23	09/01/23	SINGLE REC REVERSAL	-12.12	0.00	0.00	0.00	0.00	-12.12N
12/26/23	12/26/23	09/01/23	CASH RECEIPT	12.12	0.00	0.00	0.00	0.00	12.12N
12/26/23	12/26/23	09/01/23	SINGLE REC REVERSAL	-1012.88	0.00	0.00	0.00	0.00	-1012.88N
12/26/23	12/26/23	10/01/23	PAYMENT	1012.88	267.24	370.45	375.19	0.00	0.00
01/22/24	01/22/24	10/01/23	CASH RECEIPT	1500.00	0.00	0.00	0.00	0.00	1500.00N
01/25/24	01/25/24	10/01/23	SINGLE REC REVERSAL	-286.03	0.00	0.00	0.00	0.00	-286.03N
01/25/24	01/25/24	10/01/23	CASH RECEIPT	286.03	0.00	0.00	0.00	0.00	286.03N
01/27/24	01/27/24	10/01/23	SINGLE REC REVERSAL	-965.93	0.00	0.00	0.00	0.00	-965.93N
01/27/24	01/27/24	11/01/23	PAYMENT	965.93	268.18	369.51	328.24	0.00	0.00
02/27/24	02/27/24	11/01/23	FEE WAIVED	0.00	0.00	0.00	0.00	0.00	-20.00F
02/27/24	02/27/24	11/01/23	FEE WAIVED	0.00	0.00	0.00	0.00	0.00	-20.00F
03/05/24	03/05/24	11/01/23	CASH RECEIPT	4000.00	0.00	0.00	0.00	0.00	4000.00N
03/08/24	03/08/24	11/01/23	SINGLE REC REVERSAL	-1356.80	0.00	0.00	0.00	0.00	-1356.80N
03/08/24	03/08/24	12/01/23	PAYMENT	1070.77	269.13	368.56	433.08	0.00	0.00
03/08/24	03/08/24	12/01/23	CASH RECEIPT	286.03	0.00	0.00	0.00	0.00	286.03N
03/08/24	03/08/24	12/01/23	SINGLE REC REVERSAL	-286.03	0.00	0.00	0.00	0.00	-286.03N
03/08/24	03/08/24	12/01/23	CASH RECEIPT	286.03	0.00	0.00	0.00	0.00	286.03N
03/08/24	03/08/24	12/01/23	SINGLE REC REVERSAL	-1356.80	0.00	0.00	0.00	0.00	-1356.80N
03/08/24	03/08/24	01/01/24	PAYMENT	1070.77	270.09	367.60	433.08	0.00	0.00
03/08/24	03/08/24	01/01/24	CASH RECEIPT	286.03	0.00	0.00	0.00	0.00	286.03N
03/08/24	03/08/24	01/01/24	SINGLE REC REVERSAL	-572.08	0.00	0.00	0.00	0.00	-572.08N
03/08/24	03/08/24	01/01/24	CASH RECEIPT	286.03	0.00	0.00	0.00	0.00	286.03N
03/08/24	03/08/24	01/01/24	CASH RECEIPT	286.05	0.00	0.00	0.00	0.00	286.05N
03/08/24	03/08/24	01/01/24	SINGLE REC REVERSAL	-2025.76	0.00	0.00	0.00	0.00	-2025.76N
03/08/24	03/08/24	02/01/24	PAYMENT	1012.88	271.04	366.65	375.19	0.00	0.00
03/08/24	03/08/24	03/01/24	PAYMENT	1012.88	272.00	365.69	375.19	0.00	0.00
03/08/24	03/08/24	03/01/24	SINGLE REC REVERSAL	-688.45	0.00	0.00	0.00	0.00	-688.45N
03/08/24	03/08/24	03/01/24	CASH RECEIPT	688.45	0.00	0.00	0.00	0.00	688.45N
03/13/24	03/13/24	03/01/24	INSURANCE ENMASSE	-2049.00	0.00	0.00	-2049.00	0.00	0.00
03/28/24	03/28/24	03/01/24	TAX ENMASSE	-793.17	0.00	0.00	-793.17	0.00	0.00

B= Buydown/SubsidyF= Fee PaymentL= Late ChargesN= Unapplied

05/14/25

Account Number

JOSEPH KAMLER

Posting Date	Effective Date	Paid To Date	Transaction Description	Total Amount	Principal	Interest	Escrow	Insurance	Other
05/10/24	05/10/24	03/01/24	CASH RECEIPT	2150.00	0.00	0.00	0.00	0.00	2150.00N
05/10/24	05/10/24	03/01/24	FEE WAIVED	0.00	0.00	0.00	0.00	0.00	-25.00F
05/14/24	05/14/24	03/01/24	SINGLE REC REVERSAL	-2150.00	0.00	0.00	0.00	0.00	-2150.00N
05/14/24	05/14/24	04/01/24	PAYMENT	1070.77	272.97	364.72	433.08	0.00	0.00
05/14/24	05/14/24	05/01/24	PAYMENT	1070.77	273.93	363.76	433.08	0.00	0.00
05/14/24	05/14/24	05/01/24	CASH RECEIPT	8.46	0.00	0.00	0.00	0.00	8.46N
08/07/24	08/07/24	05/01/24	FEE BILLED	0.00	0.00	0.00	0.00	0.00	25.00F
08/07/24	08/06/24	05/01/24	CASH RECEIPT	1900.00	0.00	0.00	0.00	0.00	1900.00N
08/15/24	08/15/24	05/01/24	SINGLE REC REVERSAL	-1900.00	0.00	0.00	0.00	0.00	-1900.00N
08/15/24	08/15/24	05/01/24	SINGLE REC REVERSAL	-241.54	0.00	0.00	0.00	0.00	-241.54N
08/15/24	08/15/24	06/01/24	PAYMENT	1070.77	274.90	362.79	433.08	0.00	0.00
08/15/24	08/15/24	07/01/24	PAYMENT	1070.77	275.88	361.81	433.08	0.00	0.00
08/26/24	08/26/24	07/01/24	TAX ENMASSE	-2110.41	0.00	0.00	-2110.41	0.00	0.00
09/11/24	09/11/24	07/01/24	UNCOLL LATE CHARGE	0.00	0.00	0.00	0.00	0.00	-36.87L
09/11/24	09/11/24	07/01/24	ADMIN ADJUSTMENT	0.00	0.00	0.00	0.00	0.00	-36.87L
09/11/24	09/11/24	07/01/24	UNCOLL LATE CHARGE	0.00	0.00	0.00	0.00	0.00	36.87L
09/11/24	09/11/24	07/01/24	ADMIN ADJUSTMENT	0.00	0.00	0.00	0.00	0.00	36.87L
09/12/24	09/12/24	07/01/24	CASH RECEIPT	0.00	0.00	0.00	0.00	0.00	0.00
09/23/24	09/23/24	08/01/24	UNCOLL LATE CHARGE	0.00	0.00	0.00	0.00	0.00	-25.50L
09/23/24	09/21/24	08/01/24	PAYMENT	615.40	276.85	360.84	433.08	0.00	-455.37N
09/23/24	09/21/24	08/01/24	CASH RECEIPT	884.60	0.00	0.00	0.00	0.00	884.60N
09/25/24	09/25/24	08/01/24	FEE BILLED	0.00	0.00	0.00	0.00	0.00	25.00F
11/08/24	11/08/24	08/01/24	FEE BILLED	0.00	0.00	0.00	0.00	0.00	25.00F
11/12/24	11/12/24	09/01/24	UNCOLL LATE CHARGE	0.00	0.00	0.00	0.00	0.00	-25.50L
11/12/24	11/09/24	09/01/24	PAYMENT	186.17	277.83	359.86	433.08	0.00	-884.60N
11/12/24	11/12/24	10/01/24	UNCOLL LATE CHARGE	0.00	0.00	0.00	0.00	0.00	-25.50L
11/12/24	11/09/24	10/01/24	PAYMENT	1070.77	278.82	358.87	433.08	0.00	0.00
11/12/24	11/09/24	10/01/24	CASH RECEIPT	943.06	0.00	0.00	0.00	0.00	943.06N
01/08/25	01/08/25	10/01/24	FEE BILLED	0.00	0.00	0.00	0.00	0.00	25.00F
02/10/25	02/10/25	11/01/24	UNCOLL LATE CHARGE	0.00	0.00	0.00	0.00	0.00	-25.50L
02/10/25	02/08/25	11/01/24	PAYMENT	181.93	279.81	357.88	487.30	0.00	-943.06N
02/10/25	02/10/25	12/01/24	UNCOLL LATE CHARGE	0.00	0.00	0.00	0.00	0.00	-25.50L
02/10/25	02/08/25	12/01/24	PAYMENT	1124.99	280.80	356.89	487.30	0.00	0.00
02/10/25	02/08/25	12/01/24	CASH RECEIPT	93.08	0.00	0.00	0.00	0.00	93.08N
02/10/25	02/10/25	12/01/24	INSURANCE ENMASSE	-3198.00	0.00	0.00	-3198.00	0.00	0.00

B= Buydown/SubsidyF= Fee PaymentL= Late ChargesN= Unapplied

05/14/25

Account Number

JOSEPH KAMLER

Posting Date	Effective Date	Paid To Date	Transaction Description	Total Amount	Principal	Interest	Escrow	Insurance	Other	
02/13/25	02/13/25	12/01/24	FEE BILLED	0.00	0.00	0.00	0.00	0.00	25.00	F
03/07/25	03/07/25	12/01/24	FEE BILLED	0.00	0.00	0.00	0.00	0.00	25.00	F
03/27/25	03/27/25	12/01/24	TAX ENMASSE	-793.17	0.00	0.00	-793.17	0.00	0.00	
04/09/25	04/09/25	12/01/24	FEE BILLED	0.00	0.00	0.00	0.00	0.00	25.00	F
05/05/25	05/05/25	12/01/24	UNCOLL LATE CHARGE	0.00	0.00	0.00	0.00	0.00	127.50	L
05/05/25	05/05/25	12/01/24	ADMIN ADJUSTMENT	0.00	0.00	0.00	0.00	0.00	127.50	L
05/08/25	05/08/25	12/01/24	FEE BILLED	0.00	0.00	0.00	0.00	0.00	25.00	F
05/09/25	05/09/25	12/01/24	FEE BILLED	0.00	0.00	0.00	0.00	0.00	5.00	F

B= Buydown/SubsidyF= Fee PaymentL= Late ChargesN= Unapplied

PLEASE NOTE THAT ANY AMOUNT OWED ON YOUR LOAN THAT HAS BEEN DEFERRED UNDER THE HOME AFFORDABLE MODIFICATION PROGRAM (HAMP) OR ANY OTHER SIMILAR PROGRAM WILL NOT BE REFLECTED ON THE HISTORY. THIS AMOUNT REMAINS DUE AND OWING ACCORDING TO THE TERMS OF THE AGREEMENT YOU EXECUTED THAT ESTABLISHED THE AMOUNT THAT WOULD BE DEFERRED. THE UNPAID PRINCIPAL BALANCE MAY NOT REFLECT ANY LOAN MODIFICATION DEFERRAL AMOUNT OR BALLOON PAYMENT THAT MAY BE DUE.